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Date: February 28, 2007Signed: 

Peter K. Trzyna (Reg. No. 62,001)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard A.
Serial No. : 10/719,474
Filed : November 21, 2003
For : NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit : 3621
Examiner : VIG, Naresh

MS: RCE
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment and Response;
2. Petition for Extension of Time; and
3. Request for Continued Examination Transmittal Letter.

Applicant claims small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Best Available Copy

Ser. No. 10/719,474
Atty. Ref. Graff-P2-03
Art Unit 3621

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: February 28, 2007

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Best Available Copy

FEB 28 2007

Peter K. Trzyna, Esq.

Regular Correspondence:
195 North Harbor Drive, Suite 5403, Chicago Illinois 60601-7542

Docketed Correspondence:
Post Office Box 7131, Chicago Illinois 60680-7131

Telephone: (312) 240-0824 Facsimile: (312) 240-0825

E-mail: pkt-law@sbcglobal.com

Fax

To: Examiner Naresh Vig , Art Unit 3629	Re: 10/719,474 Amendment & RCE
Firm: MS: RCE, U.S.P.T.O.	Date / Time: February 28, 2007
Street Address:	Phone:
City, State Zip: Alexandria, VA 22313-1450	Fax: (571) 273-8300
cc:	No. of Pages: 26 (including cover)

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